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Ten or twenty dollars before opening a Saving Account. Deposit one dollar and get your book, you will find it easier to save the other nine or nineteen dollars if you have a Savings Account. Interest is paid at the rate of four and one-half per cent per annum, compounded semi-annually.

## BANK OF HAWAII, LTD.

Judd Building, Fort and Merchant Sts.  
Capital and surplus \$1,000,000

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SAN FRANCISCO—The Nevada National Bank of San Francisco.  
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Interest allowed on term and Savings Bank Deposits.

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Capital (Paid Up).....Yen 24,000,000  
Reserve Fund.....Yen 15,940,000

### HEAD OFFICE, YOKOHAMA.

The bank buys and receives for collection bills of exchange, issues Drafts and Letters of Credit, and transacts a general banking business.

The Bank receives Local deposits and Head Office Deposits for fixed periods.

Local Deposits \$25 and upwards for one year at rate of 4% per annum. Head Office Deposits Yen 25 and upwards for one-half year, one year, two years or three years at rate of 4 1/2% per annum.

Particulars to be obtained on application.

Honolulu Office—87 S. King Street.  
P. O. Box 168.

M. TOKIEDA, Manager.

## C. BREWER & CO. LIMITED.

QUEEN STREET Honolulu, T. H. AGENTS FOR

Hawaiian Agricultural Company, Onomea Sugar Company, Honoumuli Sugar Company, Waialua Sugar Company, Pepeekeo Sugar Co., Kapapala Ranch, Thomas Pineapple Co.

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R. A. Cooke.....Director  
All of the above named constitute the Board of Directors.

## WHOOPING UP PANAMA FAIR

San Francisco has begun to whoop up the Panama Pacific International Exposition, proposed to be held in the Coast metropolis in 1915.

Governor Frear has received a letter from the exposition promotion management, which is stated in its conclusion to be "a definite announcement of intention" to carry out the stupendous project.

The information is given that an incorporated company was formed in 1906 to handle the enterprise. Five million dollars will be subscribed by San Francisco for the exposition. It is expected that the Legislature of California will appropriate \$2,500,000 and the counties of the State an equal amount, making a grand total of ten millions from California. Mention is also made of the fact that the first bill introduced at the present session of Congress was one by Representative Kahn of California to appropriate \$5,000,000 as the national contribution to the fair.

As soon as San Francisco is fully pledged to its quota, the letter says, the governors and legislatures of all the states will be memorialized to participate in the event.

"This will be an exposition in which Hawaii ought to make the greatest display it has ever attempted," the Governor said with reference to the communication.

## THE OCCASIONAL Y. M. C. A. LETTER

The news letter of the Y. M. C. A., which was issued on Saturday, contains the following interesting items:

Beginning Wednesday February 9, Dr. Scudder will give a series of talks on "Young America's Religious Problems" at the Association building at the noon hour, 12:30 to 12:55. The talks will be given each Wednesday noon during Lent. Questions will be answered in the meeting, which will always dismiss in time for the men to get back to work at 1 o'clock. Come yourself and bring your men friends.

January was a big month for us. The membership ran up to 654, the largest in our history; the educational enrollment reached 222, another record; attendance at religious meetings totalled 554; good positions were found for 8 men; the Round-up was attended by 175 members, still another record. Building Fund collections amounted to nearly \$30,000. And the governor appointed two of our Directors to prominent Territorial positions.

The membership will now be divided into senior and junior departments with entirely distinct activities. The boys work has always been more or less separate, but now that we have a boy's secretary, Mr. R. S. Gault, all the activities will be separate. This will mean more features for the boys, such as socials, outings, etc. Those over eighteen are seniors, except members of the student department.

It is a long time since a secretary of the International Committee has visited us. We have recently been urging the central office to send one of the men to spend some time helping us in a study of problems, meeting with committees, addressing meetings, and advising as to the development of the work. Our request has now been granted, and Mr. John F. Moore of New York will be here some time in March. He has a long and successful experience in Y. M. C. A. work as a traveling secretary of the International Committee and his visit will be a great help to the Association.

Those students who finish the courses in the night school and pass the final examination with credit will be awarded certificates, showing that the student has done good work in the subject studied. Stay with your work, and win one of these. Taking the examination will show you and us how much you have learned.

Mr. J. W. White won the chess tournament, winning ten games and losing none. A handicap tournament will be arranged in the near future. Get in practice.

A live handball tournament is on, between the Students and the Seniors. The physical department is planning a field and track meet for the spring, for the purpose of going after local records. Are you a record breaker?

The new lights in the social rooms and the gym, and the fresh paint in

the bath room add a lot to the attractiveness of the building. The Association has never boomed as it is booming now, and we are trying to make good with all the members.

In the five months Mr. Larimer has been with the Association the membership has grown over 200, and the educational enrollment has nearly doubled last year's record of 114. "Larry" has the goods.

Saving is a habit very easy to acquire and the easiest way to acquire it is by having a savings account in a strong bank and depositing regularly your loose change. See the Bank of Hawaii, Ltd. about opening an account.

Fine Job Printing, Star Office.

### AVOIDED.

Diphtheria is usually contracted when the child has a cold. The cold prepares the child's system for the reception and development of the diphtheria germs. When there are cases of diphtheria in the neighborhood children that have colds should be kept at home and off the street until recovered. Give them Chamberlain's Cough Remedy and they will not have to remain at home long. It also cleans out the culture beds, which form in a child's throat when it has a cold, and minimizes the risk of contracting infectious diseases. For sale by all dealers. Benson, Smith & Co., Agents for Hawaii.

## ORPHEUM TONIGHT

New blood will be added to the Orpheum tonight when Valdare and Varra trick cyclists will be seen for the first time in Honolulu. This team puts on a very strong bill entirely different from what has ever been shown here. The act is full of interest and humor and the comedy part keeps the audience in a roar of laughter. Another big feature for tonight is the great Hungarian violinist Schwartz. Though comparatively young he is said to be a wonderful performer. He was on his way to the Orient on the China but Manager Cohen after much persuasion induced him to stop over.

Fine Job Printing, Star Office.



The Irresponsible Insurgent—I shall annoy the hat.

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REMINGTONS  
\$85.00.  
A. B. ARLEIGH & CO., LTD.  
Hotel St., opp. Union.

PACHECO'S  
DANDRUFF KILLER  
DANDRUFF PRICKLY  
Soft, Silky Hair

### Soft, Silky Hair

May be possessed by any person that will take the trouble to keep the hair healthy and clean.

### Pacheco's Dandruff Killer

will keep the scalp free from dandruff and promote a luxurious growth of hair.

Sold by all druggists and at Pacheco's Barber Shop. Phone 232.

Auto Fenders, \$2.50 up. Will  
Examine Gutters free of charge  
also do Plumbing Work. Low-  
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Telephone 657. 1175 Alakea St.

Manila Cigars  
Finest Quality and Every Variety.  
Large Stock Now on Hand.  
LEE TOMA  
33 N. King St. Phone 640.

New Styles in  
HART SCHAFFNER & MARX  
CLOTHING  
SILVA'S TOGGERY

Forcegrowth  
WILL DO IT.

REAL ESTATE FOR SALE.  
IMPROVED  
Wilder & Alexander St.,  
6 rooms.....\$3,500  
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ley 6 rooms.....\$4,500  
College St., trim house  
with cottage in rear.....\$5,300  
Artesian St., nice lot and  
small cottage.....\$1,000  
Pensacola & Wilder Ave., 6  
rooms.....\$3,500  
UNIMPROVED.  
4 lots in Block No. 42, Kai-  
muki.....\$1,400  
2 lots in Block No. 26, Kai-  
muki.....\$ 800  
2 lots in Block No. 30, Kai-  
muki at your own figure.  
Beautiful lot in Manoa  
Valley.....\$ 900  
SEE US FOR THESE AND  
OTHER BARGAINS  
Bishop Trust Co.,  
LIMITED  
Bethel Street.

## Oahu Railway TIME TABLE

OUTWARD.  
For Waianae, Waikeolu, Kahuku and  
Way Stations—9:15 a. m., 9:30 p. m.  
For Pearl City, Ewa Mill and Way  
Stations—17:30 a. m., 9:15 a. m.,  
11:15 a. m., 2:15 p. m., 5:15 p. m.,  
12:30 p. m., 11 p. m.  
For Wahiawa—9:15 a. m. and 5:15  
p. m.

INWARD.  
Arrive Honolulu from Kahuku, Wai-  
keolu and Waianae—8:36 a. m., 5:31  
p. m.  
Arrive Honolulu from Ewa Mill and  
Pearl City—17:46 a. m., 8:36 a. m.,  
10:28 a. m., 1:40 p. m., 4:31 p. m.,  
5:31 p. m., 7:30 p. m.  
Arrive Honolulu from Wahiawa—  
8:36 a. m., and 5:31 p. m.  
The Haleiwa Limited, a two-hour  
train (only first-class tickets honored),  
leaves Honolulu every Sunday at 8:22  
a. m.; returning, arrives in Honolulu  
at 10:10 p. m. The Limited stops only  
at Pearl City and Waianae.  
Daily, 10 Ex. Sunday, 12 Sunday Only.  
G. P. DENISON, F. C. SMITH,  
Superintendent. G. P. & T. A.

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COMMUNITY SILVER  
FLOWER-DE-LUCE CLASSIC AVALON  
GOOD TASTE AND JUDGMENT  
are more essential to having a beautifully appointed table,  
than large expenditure.  
Let us show you unusual patterns in  
Community Silver  
It has a distinct richness of appearance and charm of  
design which rival sterling.  
It's more than triple plate—it costs but a trifle more  
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